

Fill in this information to identify your case and this filing:

| | | | |
|---|-----------------|-------------|---------------|
| Debtor 1 | <u>Gregory</u> | <u>A.</u> | <u>Moreno</u> |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | <u>Jillian</u> | <u>M.</u> | <u>Moreno</u> |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: District of <u>New Jersey</u> | | | |
| Case number | <u>22-17870</u> | | |

☒ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
☒ Yes. Where is the property?

1.1 15 Marc Street
 Street address, if available, or other description
Adelphia, NJ 07710
 City State ZIP Code
Monmouth
 County

What is the property? Check all that apply.

- ☐ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other _____

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

| | |
|---------------------------------------|---------------------------------------|
| Current value of the entire property? | Current value of the portion you own? |
| <u>\$549,000.00</u> | <u>\$549,000.00</u> |

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Residence _____

☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here



\$549,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☒ No
☐ Yes

Debtor Moreno, Gregory A.; Moreno, Jillian M.

Case number (if known) 22-17870

4. **Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No
☐ Yes

5. **Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here**



\$0.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. **Household goods and furnishings**

Examples: Major appliances, furniture, linens, china, kitchenware

- ☐ No
☒ Yes. Describe.

Major appliances, furniture, and kitchenware

\$5,000.00

7. **Electronics**

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

- ☐ No
☒ Yes. Describe.

Televisions, computers, printers, electronic devices, cell phones

\$1,500.00

8. **Collectibles of value**

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

- ☒ No
☐ Yes. Describe.

9. **Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

- ☒ No
☐ Yes. Describe.

10. **Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

- ☒ No
☐ Yes. Describe.

11. **Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

- ☐ No
☒ Yes. Describe.

Everyday clothes

\$1,000.00

Debtor Moreno, Gregory A.; Moreno, Jillian M.Case number (if known) 22-17870**12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver☐ No☒ Yes. Describe.

Everyday jewelry, costume jewelry, engagement rings, wedding rings, watches, gold

\$500.00**13. Non-farm animals***Examples:* Dogs, cats, birds, horses☐ No☒ Yes. Describe.

1 dog

unknown**14. Any other personal and household items you did not already list, including any health aids you did not list**☒ No☐ Yes. Give specific information.**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here**\$8,000.00**Part 4: Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?****Current value of the portion you own?**
Do not deduct secured claims or exemptions.**16. Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition☒ No☐ Yes Cash:**17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.☐ No☒ Yes

Institution name:

17.1. Checking account:

Chase Bank\$800.00

17.2. Savings account:

\$10,000.00**18. Bonds, mutual funds, or publicly traded stocks***Examples:* Bond funds, investment accounts with brokerage firms, money market accounts☒ No☐ Yes**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**☒ No☐ Yes. Give specific information about them.....

Debtor Moreno, Gregory A.; Moreno, Jillian M.

Case number (if known) 22-17870

20. **Government and corporate bonds and other negotiable and non-negotiable instruments**

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

- ☒ No
- ☐ Yes. Give specific information about them.....

21. **Retirement or pension accounts**

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

- ☒ No
- ☐ Yes. List each account separately.

22. **Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

- ☒ No
- ☐ Yes

23. **Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

- ☒ No
- ☐ Yes

24. **Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

- ☒ No
- ☐ Yes

25. **Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

- ☒ No
- ☐ Yes. Give specific information about them. ...

26. **Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

- ☒ No
- ☐ Yes. Give specific information about them. ...

27. **Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

- ☒ No
- ☐ Yes. Give specific information about them. ...

Debtor **Moreno, Gregory A.; Moreno, Jillian M.**

Case number (if known) **22-17870**

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

- ☒ No
- ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

- ☒ No
- ☐ Yes. Give specific information.

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- ☐ No
- ☒ Yes. Give specific information.

Mr. Moreno receives a pension from his father's estate. The gross benefit is \$2,237.92 a month. Debtor is to receive this for 6 more months.

\$13,427.00

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

- ☒ No
- ☐ Yes. Name the insurance company of each policy and list its value. ...

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

- ☒ No
- ☐ Yes. Give specific information.

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

- ☒ No
- ☐ Yes. Describe each claim.

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

- ☒ No
- ☐ Yes. Describe each claim.

35. Any financial assets you did not already list

- ☒ No
- ☐ Yes. Give specific information.

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here



\$24,227.00

Debtor **Moreno, Gregory A.; Moreno, Jillian M.**

Case number (if known) **22-17870**

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

- ☒ No. Go to Part 6.
☐ Yes. Go to line 38.

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here →

\$0.00

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- ☒ No. Go to Part 7.
☐ Yes. Go to line 47.

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here →

\$0.00

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

- ☒ No
☐ Yes. Give specific information.

54. Add the dollar value of all of your entries from Part 7. Write that number here →

\$0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2 →

\$549,000.00

56. Part 2: Total vehicles, line 5 \$0.00

57. Part 3: Total personal and household items, line 15 \$8,000.00

58. Part 4: Total financial assets, line 36 \$24,227.00

59. Part 5: Total business-related property, line 45 \$0.00

60. Part 6: Total farm- and fishing-related property, line 52 \$0.00

61. Part 7: Total other property not listed, line 54 + \$0.00

62. Total personal property. Add lines 56 through 61.

\$32,227.00

Copy personal property total →

+ \$32,227.00

63. Total of all property on Schedule A/B. Add line 55 + line 62.

\$581,227.00

Fill in this information to identify your case:

Debtor 1 Gregory A. Moreno
 First Name Middle Name Last Name

Debtor 2 Jillian M. Moreno
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of New Jersey

Case number 22-17870
 (if known)

☒ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

| Brief description of the property and line on Schedule A/B that lists this property | Current value of the portion you own Copy the value from Schedule A/B | Amount of the exemption you claim Check only one box for each exemption. | Specific laws that allow exemption |
|---|--|--|------------------------------------|
| Brief description: Major appliances, furniture, and kitchenware | \$5,000.00 | <input checked="" type="checkbox"/> \$5,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522(d)(3) |
| Line from Schedule A/B: 6 | | | |
| Brief description: Televisions, computers, printers, electronic devices, cell phones | \$1,500.00 | <input checked="" type="checkbox"/> \$1,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522(d)(3) |
| Line from Schedule A/B: 7 | | | |

3. Are you claiming a homestead exemption of more than \$189,050?

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☐ Yes

| | | | | |
|----------|----------------|-------------|---------------|--|
| Debtor 1 | Gregory | A. | Moreno | |
| Debtor 2 | Jillian | M. | Moreno | Case number (if known) <u>22-17870</u> |
| | First Name | Middle Name | Last Name | |

Part 2: Additional Page

| Brief description of the property and line on Schedule A/B that lists this property | Current value of the portion you own <small>Copy the value from Schedule A/B</small> | Amount of the exemption you claim <small>Check only one box for each exemption.</small> | Specific laws that allow exemption |
|---|---|--|------------------------------------|
| Brief description: <u>Everyday clothes</u> Line from <i>Schedule A/B:</i> <u>11</u> | <u>\$1,000.00</u> | <input checked="" type="checkbox"/> <u>\$1,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>11 U.S.C. § 522(d)(3)</u> |
| Brief description: <u>Everyday jewelry, costume jewelry, engagement rings, wedding rings, watches, gold</u> Line from <i>Schedule A/B:</i> <u>12</u> | <u>\$500.00</u> | <input checked="" type="checkbox"/> <u>\$500.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>11 U.S.C. § 522(d)(4)</u> |
| Brief description: <u>Chase Bank Checking account</u> Line from <i>Schedule A/B:</i> <u>17</u> | <u>\$800.00</u> | <input checked="" type="checkbox"/> <u>\$800.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>11 U.S.C. § 522(d)(5)</u> |
| Brief description: <u>Savings account</u> Line from <i>Schedule A/B:</i> <u>17</u> | <u>\$10,000.00</u> | <input checked="" type="checkbox"/> <u>\$10,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>11 U.S.C. § 522(d)(5)</u> |
| Brief description: <u>Mr. Moreno receives a pension from his father's estate. The gross benefit is \$2,237.92 a month. Debtor is to receive this for 6 more months.</u> Line from <i>Schedule A/B:</i> <u>30</u> | <u>\$13,427.00</u> | <input checked="" type="checkbox"/> <u>\$13,427.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>11 U.S.C. § 522(d)(10)(E)</u> |

Threshold Analysis

549,000 FMV per CMA
 - 54,400 COS
 - 405,729 Mortgage

88,371
 - 45,000 d(1)

43,371

Fill in this information to identify your case:

| | | | |
|---|-------------------------------|-------------|---------------|
| Debtor 1 | <u>Gregory</u> | <u>A.</u> | <u>Moreno</u> |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | <u>Jillian</u> | <u>M.</u> | <u>Moreno</u> |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | <u>District of New Jersey</u> | | |
| Case number (if known) | <u>22-17870</u> | | |

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

How long employed there?

Debtor 1

☒ Employed ☐ Not EmployedTeacherEast Brunswick SchoolsNumber StreetEast Brunswick, NJ 08816

City State Zip Code

24 years

Debtor 2 or non-filing spouse

☒ Employed ☐ Not EmployedMedical AssistantDr. Marek R. Lupicki, MD200 Perrine Rd STE 220Number StreetOld Bridge, NJ 08857

City State Zip Code

16 years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be.

3. Estimate and list monthly overtime pay.

4. Calculate gross income. Add line 2 + line 3.

For Debtor 1

For Debtor 2 or non-filing spouse

2. \$8,104.00 \$3,375.003. + \$0.00 + \$0.004. \$8,104.00 \$3,375.00

*Debtor (husband) is a teacher and is not paid in July or August. The figures on Schedule I represent his monthly average.

| | | | | |
|----------|----------------|-------------|---------------|--|
| Debtor 1 | Gregory | A. | Moreno | |
| Debtor 2 | Jillian | M. | Moreno | |
| | First Name | Middle Name | Last Name | Case number (if known) <u>22-17870</u> |

| | | For Debtor 1 | For Debtor 2 or non-filing spouse | |
|--|-------|---|-----------------------------------|------------|
| Copy line 4 here.....→ | 4. | \$8,104.00 | \$3,375.00 | |
| 5. List all payroll deductions: | | | | |
| 5a. Tax, Medicare, and Social Security deductions | 5a. | \$1,353.00 | \$695.00 | |
| 5b. Mandatory contributions for retirement plans | 5b. | \$596.00 | \$0.00 | |
| 5c. Voluntary contributions for retirement plans | 5c. | \$0.00 | \$0.00 | |
| 5d. Required repayments of retirement fund loans | 5d. | \$1,269.00 | \$0.00 | |
| 5e. Insurance | 5e. | \$680.00 | \$0.00 | |
| 5f. Domestic support obligations | 5f. | \$0.00 | \$0.00 | |
| 5g. Union dues | 5g. | \$122.00 | \$0.00 | |
| 5h. Other deductions. Specify: _____ | 5h. + | \$0.00 | \$0.00 | |
| 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. | 6. | \$4,020.00 | \$695.00 | |
| 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. | 7. | \$4,084.00 | \$2,680.00 | |
| 8. List all other income regularly received: | | | | |
| 8a. Net income from rental property and from operating a business, profession, or farm | | | | |
| Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. | | | | |
| 8a. | 8a. | \$0.00 | \$0.00 | |
| 8b. Interest and dividends | 8b. | \$0.00 | \$0.00 | |
| 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive | | | | |
| Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. | | | | |
| 8c. | 8c. | \$0.00 | \$0.00 | |
| 8d. Unemployment compensation | 8d. | \$0.00 | \$0.00 | |
| 8e. Social Security | 8e. | \$0.00 | \$0.00 | |
| 8f. Other government assistance that you regularly receive | | | | |
| Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. | | | | |
| Specify: _____ | 8f. | \$0.00 | \$0.00 | |
| 8g. Pension or retirement income | 8g. | \$0.00 | \$0.00 | |
| 8h. Other monthly income. Specify: <u>Part Time Job at Nona's</u> | 8h. + | \$1,724.00 | \$0.00 | |
| (Husband's second job) | | | | |
| 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h. | 9. | \$1,724.00 | \$0.00 | |
| 10. Calculate monthly income. Add line 7 + line 9. | | | | |
| Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse | 10. | \$5,808.00 | \$2,680.00 | \$8,488.00 |
| 11. State all other regular contributions to the expenses that you list in <i>Schedule J</i> . | | | | |
| Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. | | | | |
| Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> . | | | | |
| Specify: _____ | 11. + | | \$0.00 | |
| 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Your Assets and Liabilities and Certain Statistical Information</i> , if it applies | 12. | | \$8,488.00 | |
| | | | Combined monthly income | |
| 13. Do you expect an increase or decrease within the year after you file this form? | | | | |
| <input type="checkbox"/> No. | | | | |
| <input checked="" type="checkbox"/> Yes. Explain: | | Husband's Pension from father will stop April 2023, It is not listed here, see Schedule B. Line 2 Column 1: Mr. Moreno does not get paid in July and August. The income shown is for the other 10 months of the year. | | |

Fill in this information to identify your case:

| | | | |
|---|-------------------------------|-------------|---------------|
| Debtor 1 | <u>Gregory</u> | <u>A.</u> | <u>Moreno</u> |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | <u>Jillian</u> | <u>M.</u> | <u>Moreno</u> |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | <u>District of New Jersey</u> | | |
| Case number (if known) | <u>22-17870</u> | | |

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☐ No

☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Child

11

☐ No. ☒ Yes.

Child

11

☐ No. ☒ Yes.

Child

14

☐ No. ☒ Yes.

☐ No. ☐ Yes.

☐ No. ☐ Yes.

3. Do your expenses include expenses of people other than yourself and your dependents?

☒ No

☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$2,881.00

If not included in line 4:

4a. Real estate taxes

4a. \$0.00

4b. Property, homeowner's, or renter's insurance

4b. \$0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$100.00

4d. Homeowner's association or condominium dues

4d. \$0.00

Debtor 1 **Gregory** **A.** **Moreno**
 Debtor 2 **Jillian** **M.** **Moreno**

First Name Middle Name Last Name

Case number (if known) 22-17870

| | | Your expenses | |
|------|---|---------------|-----------------|
| 5. | Additional mortgage payments for your residence , such as home equity loans | 5. | <u>\$0.00</u> |
| 6. | Utilities: | | |
| 6a. | Electricity, heat, natural gas | 6a. | <u>\$310.00</u> |
| 6b. | Water, sewer, garbage collection | 6b. | <u>\$125.00</u> |
| 6c. | Telephone, cell phone, Internet, satellite, and cable services | 6c. | <u>\$220.00</u> |
| 6d. | Other. Specify: <u>Cellphone Service</u> | 6d. | <u>\$300.00</u> |
| 7. | Food and housekeeping supplies | 7. | <u>\$995.00</u> |
| 8. | Childcare and children's education costs | 8. | <u>\$400.00</u> |
| 9. | Clothing, laundry, and dry cleaning | 9. | <u>\$300.00</u> |
| 10. | Personal care products and services | 10. | <u>\$100.00</u> |
| 11. | Medical and dental expenses | 11. | <u>\$100.00</u> |
| 12. | Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. | 12. | <u>\$350.00</u> |
| 13. | Entertainment, clubs, recreation, newspapers, magazines, and books | 13. | <u>\$100.00</u> |
| 14. | Charitable contributions and religious donations | 14. | <u>\$20.00</u> |
| 15. | Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. | | |
| 15a. | Life insurance | 15a. | <u>\$0.00</u> |
| 15b. | Health insurance | 15b. | <u>\$0.00</u> |
| 15c. | Vehicle insurance | 15c. | <u>\$300.00</u> |
| 15d. | Other insurance. Specify: <u>Pet Health Insurance</u> | 15d. | <u>\$28.00</u> |
| 16. | Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____ | 16. | <u>\$0.00</u> |
| 17. | Installment or lease payments: | | |
| 17a. | Car payments for Vehicle 1 | 17a. | <u>\$477.00</u> |
| 17b. | Car payments for Vehicle 2 | 17b. | <u>\$531.00</u> |
| 17c. | Other. Specify: _____ | 17c. | <u>\$0.00</u> |
| 17d. | Other. Specify: _____ | 17d. | <u>\$0.00</u> |
| 18. | Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I). | 18. | <u>\$0.00</u> |
| 19. | Other payments you make to support others who do not live with you. Specify: _____ | 19. | <u>\$0.00</u> |
| 20. | Other real property expenses not included in lines 4 or 5 of this form or on <i>Schedule I: Your Income</i>. | | |
| 20a. | Mortgages on other property | 20a. | <u>\$0.00</u> |
| 20b. | Real estate taxes | 20b. | <u>\$0.00</u> |
| 20c. | Property, homeowner's, or renter's insurance | 20c. | <u>\$0.00</u> |
| 20d. | Maintenance, repair, and upkeep expenses | 20d. | <u>\$0.00</u> |
| 20e. | Homeowner's association or condominium dues | 20e. | <u>\$0.00</u> |

Debtor 1 **Gregory** **A.** **Moreno**
Debtor 2 **Jillian** **M.** **Moreno**
First Name Middle Name Last Name

Case number (if known) 22-17870

21. **Other.** Specify: Student loans

21. **+** \$100.00

22. **Calculate your monthly expenses.**

22a. Add lines 4 through 21.

22a. \$7,737.00

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22b. \$0.00

22c. Add line 22a and 22b. The result is your monthly expenses.

22c. \$7,737.00

23. **Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from *Schedule I*.

23a. \$8,488.00

23b. Copy your monthly expenses from line 22c above.

23b. \$7,737.00

23c. Subtract your monthly expenses from your monthly income.

The result is your *monthly net income*.

23c. \$751.00

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

None

Fill in this information to identify your case:

| | | | |
|---|-------------------------------|-------------|---------------|
| Debtor 1 | <u>Gregory</u> | <u>A.</u> | <u>Moreno</u> |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | <u>Jillian</u> | <u>M.</u> | <u>Moreno</u> |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | <u>District of New Jersey</u> | | |
| Case number (if known) | <u>22-17870</u> | | |

☒ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

Your assets Value of what you own

1. **Schedule A/B: Property** (Official Form 106A/B)

| | |
|---|---------------------|
| 1a. Copy line 55, Total real estate, from <i>Schedule A/B</i> | <u>\$549,000.00</u> |
| 1b. Copy line 62, Total personal property, from <i>Schedule A/B</i> | <u>\$32,227.00</u> |
| 1c. Copy line 63, Total of all property on <i>Schedule A/B</i> | <u>\$581,227.00</u> |

Part 2: Summarize Your Liabilities

Your liabilities Amount you owe

2. **Schedule D: Creditors Who Have Claims Secured by Property** (Official Form 106D)

| | |
|---|---------------|
| 2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> | <u>\$0.00</u> |
|---|---------------|

3. **Schedule E/F: Creditors Who Have Unsecured Claims** (Official Form 106E/F)

| | |
|--|--------------------|
| 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> | <u>\$0.00</u> |
| 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> | <u>\$79,737.18</u> |

Your total liabilities \$79,737.18

Part 3: Summarize Your Income and Expenses

4. **Schedule I: Your Income** (Official Form 106I)

| | |
|---|-------------------|
| Copy your combined monthly income from line 12 of <i>Schedule I</i> | <u>\$8,488.00</u> |
|---|-------------------|

5. **Schedule J: Your Expenses** (Official Form 106J)

| | |
|---|-------------------|
| Copy your monthly expenses from line 22c of <i>Schedule J</i> | <u>\$7,737.00</u> |
|---|-------------------|

| | | | | |
|----------|----------------|-------------|---------------|--|
| Debtor 1 | Gregory | A. | Moreno | |
| Debtor 2 | Jillian | M. | Moreno | |
| | First Name | Middle Name | Last Name | Case number (if known) <u>22-17870</u> |

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes

7. What kind of debt do you have?

- ☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$11,981.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

Total claim

From Part 4 on Schedule E/F, copy the following:

| | |
|--|------------------------|
| 9a. Domestic support obligations (Copy line 6a.) | <u>\$0.00</u> |
| 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) | <u>\$0.00</u> |
| 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) | <u>\$0.00</u> |
| 9d. Student loans. (Copy line 6f.) | <u>\$0.00</u> |
| 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) | <u>\$0.00</u> |
| 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) | + <u>\$0.00</u> |
| 9g. Total. Add lines 9a through 9f. | <u>\$0.00</u> |

Fill in this information to identify your case:

| | | | |
|---|-------------------------------|-------------|---------------|
| Debtor 1 | <u>Gregory</u> | <u>A.</u> | <u>Moreno</u> |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | <u>Jillian</u> | <u>M.</u> | <u>Moreno</u> |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | <u>District of New Jersey</u> | | |
| Case number (if known) | <u>22-17870</u> | | |

☒ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)*.

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Gregory A. Moreno
Gregory A. Moreno, Debtor 1

X /s/ Jillian M. Moreno
Jillian M. Moreno, Debtor 2

Date 10/09/2023
MM/ DD/ YYYY

Date 10/09/2023
MM/ DD/ YYYY

Fill in this information to identify your case:

| | | | |
|---|-------------------------------|-------------|---------------|
| Debtor 1 | <u>Gregory</u> | <u>A.</u> | <u>Moreno</u> |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | <u>Jillian</u> | <u>M.</u> | <u>Moreno</u> |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | <u>District of New Jersey</u> | | |
| Case number (if known) | <u>22-17870</u> | | |

Check as directed in lines 17 and 21:

According to the calculations required by this Statement:

- ☒ 1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).
- ☐ 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).
- ☒ 3. The commitment period is 3 years.
- ☐ 4. The commitment period is 5 years.

☒ Check if this is an amended filing

Official Form 122C-1

Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

10/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1: Calculate Your Average Monthly Income

1. **What is your marital and filing status?** Check one only.

☐ **Not married.** Fill out Column A, lines 2-11.

☒ **Married.** Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

| | Column A Debtor 1 | Column B Debtor 2 or non-filing spouse | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|--|----------|----------|--|---------------|---------------|---|-----------------|-----------------|---|---------------|---------------|---|--|----------|----------|--|---------------|---------------|---|-----------------|-----------------|---|---------------|---------------|
| 2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions). | <u>\$6,483.00</u> | <u>\$3,375.00</u> | | | | | | | | | | | | | | | | | | | | | | | | |
| 3. Alimony and maintenance payments. Do not include payments from a spouse. | <u>\$0.00</u> | <u>\$0.00</u> | | | | | | | | | | | | | | | | | | | | | | | | |
| 4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Do not include payments from a spouse. Do not include payments you listed on line 3. | <u>\$0.00</u> | <u>\$0.00</u> | | | | | | | | | | | | | | | | | | | | | | | | |
| 5. Net income from operating a business, profession, or farm | <table border="0"> <tr> <td></td> <td>Debtor 1</td> <td>Debtor 2</td> </tr> <tr> <td>Gross receipts (before all deductions)</td> <td><u>\$0.00</u></td> <td><u>\$0.00</u></td> </tr> <tr> <td>Ordinary and necessary operating expenses</td> <td>- <u>\$0.00</u></td> <td>- <u>\$0.00</u></td> </tr> <tr> <td>Net monthly income from a business, profession, or farm</td> <td><u>\$0.00</u></td> <td><u>\$0.00</u></td> </tr> </table> | | Debtor 1 | Debtor 2 | Gross receipts (before all deductions) | <u>\$0.00</u> | <u>\$0.00</u> | Ordinary and necessary operating expenses | - <u>\$0.00</u> | - <u>\$0.00</u> | Net monthly income from a business, profession, or farm | <u>\$0.00</u> | <u>\$0.00</u> | <table border="0"> <tr> <td></td> <td>Debtor 1</td> <td>Debtor 2</td> </tr> <tr> <td>Gross receipts (before all deductions)</td> <td><u>\$0.00</u></td> <td><u>\$0.00</u></td> </tr> <tr> <td>Ordinary and necessary operating expenses</td> <td>- <u>\$0.00</u></td> <td>- <u>\$0.00</u></td> </tr> <tr> <td>Net monthly income from rental or other real property</td> <td><u>\$0.00</u></td> <td><u>\$0.00</u></td> </tr> </table> | | Debtor 1 | Debtor 2 | Gross receipts (before all deductions) | <u>\$0.00</u> | <u>\$0.00</u> | Ordinary and necessary operating expenses | - <u>\$0.00</u> | - <u>\$0.00</u> | Net monthly income from rental or other real property | <u>\$0.00</u> | <u>\$0.00</u> |
| | Debtor 1 | Debtor 2 | | | | | | | | | | | | | | | | | | | | | | | | |
| Gross receipts (before all deductions) | <u>\$0.00</u> | <u>\$0.00</u> | | | | | | | | | | | | | | | | | | | | | | | | |
| Ordinary and necessary operating expenses | - <u>\$0.00</u> | - <u>\$0.00</u> | | | | | | | | | | | | | | | | | | | | | | | | |
| Net monthly income from a business, profession, or farm | <u>\$0.00</u> | <u>\$0.00</u> | | | | | | | | | | | | | | | | | | | | | | | | |
| | Debtor 1 | Debtor 2 | | | | | | | | | | | | | | | | | | | | | | | | |
| Gross receipts (before all deductions) | <u>\$0.00</u> | <u>\$0.00</u> | | | | | | | | | | | | | | | | | | | | | | | | |
| Ordinary and necessary operating expenses | - <u>\$0.00</u> | - <u>\$0.00</u> | | | | | | | | | | | | | | | | | | | | | | | | |
| Net monthly income from rental or other real property | <u>\$0.00</u> | <u>\$0.00</u> | | | | | | | | | | | | | | | | | | | | | | | | |
| | Copy here → <u>\$0.00</u> | <u>\$0.00</u> | | | | | | | | | | | | | | | | | | | | | | | | |
| 6. Net income from rental and other real property | <table border="0"> <tr> <td></td> <td>Debtor 1</td> <td>Debtor 2</td> </tr> <tr> <td>Gross receipts (before all deductions)</td> <td><u>\$0.00</u></td> <td><u>\$0.00</u></td> </tr> <tr> <td>Ordinary and necessary operating expenses</td> <td>- <u>\$0.00</u></td> <td>- <u>\$0.00</u></td> </tr> <tr> <td>Net monthly income from rental or other real property</td> <td><u>\$0.00</u></td> <td><u>\$0.00</u></td> </tr> </table> | | Debtor 1 | Debtor 2 | Gross receipts (before all deductions) | <u>\$0.00</u> | <u>\$0.00</u> | Ordinary and necessary operating expenses | - <u>\$0.00</u> | - <u>\$0.00</u> | Net monthly income from rental or other real property | <u>\$0.00</u> | <u>\$0.00</u> | <table border="0"> <tr> <td></td> <td>Debtor 1</td> <td>Debtor 2</td> </tr> <tr> <td>Gross receipts (before all deductions)</td> <td><u>\$0.00</u></td> <td><u>\$0.00</u></td> </tr> <tr> <td>Ordinary and necessary operating expenses</td> <td>- <u>\$0.00</u></td> <td>- <u>\$0.00</u></td> </tr> <tr> <td>Net monthly income from rental or other real property</td> <td><u>\$0.00</u></td> <td><u>\$0.00</u></td> </tr> </table> | | Debtor 1 | Debtor 2 | Gross receipts (before all deductions) | <u>\$0.00</u> | <u>\$0.00</u> | Ordinary and necessary operating expenses | - <u>\$0.00</u> | - <u>\$0.00</u> | Net monthly income from rental or other real property | <u>\$0.00</u> | <u>\$0.00</u> |
| | Debtor 1 | Debtor 2 | | | | | | | | | | | | | | | | | | | | | | | | |
| Gross receipts (before all deductions) | <u>\$0.00</u> | <u>\$0.00</u> | | | | | | | | | | | | | | | | | | | | | | | | |
| Ordinary and necessary operating expenses | - <u>\$0.00</u> | - <u>\$0.00</u> | | | | | | | | | | | | | | | | | | | | | | | | |
| Net monthly income from rental or other real property | <u>\$0.00</u> | <u>\$0.00</u> | | | | | | | | | | | | | | | | | | | | | | | | |
| | Debtor 1 | Debtor 2 | | | | | | | | | | | | | | | | | | | | | | | | |
| Gross receipts (before all deductions) | <u>\$0.00</u> | <u>\$0.00</u> | | | | | | | | | | | | | | | | | | | | | | | | |
| Ordinary and necessary operating expenses | - <u>\$0.00</u> | - <u>\$0.00</u> | | | | | | | | | | | | | | | | | | | | | | | | |
| Net monthly income from rental or other real property | <u>\$0.00</u> | <u>\$0.00</u> | | | | | | | | | | | | | | | | | | | | | | | | |
| | Copy here → <u>\$0.00</u> | <u>\$0.00</u> | | | | | | | | | | | | | | | | | | | | | | | | |

Debtor 1 **Gregory** **A.** **Moreno**
 Debtor 2 **Jillian** **M.** **Moreno**
 First Name Middle Name Last Name

Case number (if known) 22-17870

7. Interest, dividends, and royalties

Column A Debtor 1 \$0.00 Column B Debtor 2 or non-filing spouse \$0.00

8. Unemployment compensation

Column A Debtor 1 \$0.00 Column B Debtor 2 or non-filing spouse \$0.00

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: ↓

For you..... \$0.00

For your spouse..... \$0.00

9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title.

Column A Debtor 1 \$0.00 Column B Debtor 2 or non-filing spouse \$0.00

10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act; payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below.

Part Time Job at Nona's (Husband's second job) \$2,123.00 \$0.00

Total amounts from separate pages, if any.

+ \$8,606.00 + \$3,375.00 = \$11,981.00

11. Calculate your total average monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

Total average monthly income

Part 2: Determine How to Measure Your Deductions from Income

12. Copy your total average monthly income from line 11. \$11,981.00

13. Calculate the marital adjustment. Check one:

- ☐ You are not married. Fill in 0 below.
☒ You are married and your spouse is filing with you. Fill in 0 below.
☐ You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.

Below, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 below.

.....

 +
 Total..... \$0.00 Copy here. → - \$0.00

14. Your current monthly income. Subtract the total in line 13 from line 12. \$11,981.00

Debtor 1 **Gregory A. Moreno**
 Debtor 2 **Jillian M. Moreno**
 First Name Middle Name Last Name

Case number (if known) 22-17870

15. Calculate your current monthly income for the year. Follow these steps:

15a. Copy line 14 here → \$11,981.00
 Multiply line 15a by 12 (the number of months in a year). **x 12**
 15b. The result is your current monthly income for the year for this part of the form. \$143,772.00

16. Calculate the median family income that applies to you. Follow these steps:

16a. Fill in the state in which you live. New Jersey
 16b. Fill in the number of people in your household. 5
 16c. Fill in the median family income for your state and size of household. \$150,557.00
 To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

17. How do the lines compare?

- 17a. ☒ Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3.** Do NOT fill out *Calculation of Your Disposable Income* (Official Form 122C-2).
 17b. ☐ Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3 and fill out Calculation of Your Disposable Income (Official Form 122C-2).** On line 39 of that form, copy your current monthly income from line 14 above.

Part 3: Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4)

18. Copy your total average monthly income from line 11. \$11,981.00

19. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.

19a. If the marital adjustment does not apply, fill in 0 on line 19a. - \$0.00
 19b. **Subtract line 19a from line 18.** \$11,981.00

20. Calculate your current monthly income for the year. Follow these steps.

20a. Copy line 19b. \$11,981.00
 Multiply by 12 (the number of months in a year). **x 12**
 20b. The result is your current monthly income for the year for this part of the form. \$143,772.00
 20c. Copy the median family income for your state and size of household from line 16c. \$150,557.00

21. How do the lines compare?

- ☒ Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years*. Go to Part 4.
☐ Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years*. Go to Part 4.

Part 4: Sign Below

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

X /s/ Gregory A. Moreno
 Signature of Debtor 1

X /s/ Jillian M. Moreno
 Signature of Debtor 2

Date 10/09/2023
 MM/ DD/ YYYY

Date 10/09/2023
 MM/ DD/ YYYY

If you checked 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.